



Real Possibilities

Testimony of AARP CT

H.B. # 5222: AAC a Study of Funding & Support for Home and Community-Based Care for Elderly Persons and Persons with Alzheimer's Disease; and

S.B. # 177: AAC a Community Spouse's Allowable Assets

February 25, 2014

Aging Committee

AARP appreciates the opportunity to comment on H.B. 5222, *AAC a Study of Funding & Support for Home and Community-Based Care for Elderly Persons with Alzheimer's Disease*, and S.B. 177, *AAC a Community Spouse's Allowable Assets*.

AARP is a nonpartisan social mission organization with an age 50+ membership of nearly 37 million nationwide, and over 603,000 here in Connecticut. AARP believes that one's possibilities should never be limited by their age and that, in fact, age and experience can expand your possibilities, whether they be personal or professional. AARP is a network of people, tools and information and an ally on issues that affect the lives of our members and the age 50+ population in general.

H.B. 5222, AN ACT CONCERNING A STUDY OF FUNDING AND SUPPORT FOR HOME AND COMMUNITY-BASED CARE FOR ELDERLY PERSONS AND PERSONS WITH ALZHEIMER'S DISEASE

AARP strongly supports the objective of H.B. 5222 to gather additional information and policy recommendations to help older adults stay at home for as long as they wish. However, we believe the study should be broadened to include the essential function of unpaid family caregiving to support consumer choice.

The role of unpaid family caregivers is a key factor in helping individuals remain in one's home and in the community, but this critical family support comes at a cost to the caregivers themselves, their loved ones and to society. In 2009, about 711,000 family caregivers in Connecticut provided care to an adult with limitations in basic daily tasks. Their unpaid contributions were valued at \$5.8 billion in 2009. Given the importance of unpaid family caregiving to our long-term care system, AARP respectfully asks the Committee to expand the scope of the study to include the role, values and needs of family caregivers.

S.B. 177, AN ACT CONCERNING A COMMUNITY SPOUSE'S ALLOWABLE ASSETS

AARP supports S.B. 177. One of the ways we can support an individual's decision to age-in-place is by reinstating adequate asset protections that give a healthy spouse access to the resources they need to live independently in their own home.

We urge this Committee to reinstate the maximum spousal impoverishment protections for married couples as proposed in S.B. 177. The proposal would restore the spousal impoverishment protections in place between July 2010 and June 2011, which allowed a couple applying for Medicaid long-term care coverage to keep the maximum community spouse protected amount (CSPA) to support the healthy spouse living in the community.

The proposed change would help a healthy spouse pay for his/her own uncovered medical and personal expenses to remain independent in the community and continue to live in their own home, while the other spouse is receiving Medicaid services in a nursing facility. This is not just more humane, but also fiscally prudent. By allowing the healthy spouse to keep adequate resources, he/she can stay at home and delay or avoid nursing home placement. On average, the cost of serving a Medicaid participant in the community is approximately one third of the average cost of serving someone in an institution.

Reinstating the maximum CSPA would put Connecticut law back on par with other states in our region. This policy is also aligned with the goals in Governor Malloy's Strategic Rebalancing Plan for long-term care and Connecticut's long-standing policy to provide services and supports in the most appropriate and least restrictive setting. We also believe S.B. 177 would have the added benefit of reducing administrative appeals, which could actually save administrative costs and alleviate the current backlog in processing Medicaid applications.

AARP urges this Committee's favorable support of S.B. 177. Thank you.